

Claims as currently amended:

146. (Currently amended) A method of providing health reminders with transaction statements sent to or accessed by end users of financial cards and related financial card customer services, wherein the health reminder is not related to a product purchase listed on the transaction statement, said method comprising the steps of [at least one health reminder for end users of said financial cards and said related financial card customer services, comprising]:

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- a. [the step for enabling an entity issuing said financial cards and providing said related financial card customer services to provide said health reminder, and comprising the step for enabling where said health reminder provides an additional financial card customer service function relating to the health of said end users;
- b. step for] providing [said financial cards and said related financial card customer services comprising] said health reminder associated with transaction statements to said end users , wherein the health reminder is not related to a product purchase listed on the transaction statement and said financial cards and said related financial card services enables said end users to perform financial card functions relating to and comprising the purchase goods and services, and;
- c. wherein said method optionally further provides at least one of :
 - i. [where] said health reminder acts as a health awareness tool for said end users [of said financial cards and said related financial card customer services,];
 - ii. [where] said health reminder comprises at least one health related reminder(s), tip(s), or suggestion(s) for said end users and/or individuals related to or otherwise associated with said end users with regards to any health-related topic(s), health-related preventive measure(s), medical check-up(s), medical examination(s), or medical procedure(s)[,];
 - iii. [where] said health awareness tool encourages said end users to take self-initiative or self-action to heed said health-related

preventive measure(s), to schedule said medical check-up(s), said medical examination(s), or said medical procedure(s)[,];

iv. [where] said health awareness tool is not used to remind said end users of a preexisting or already scheduled doctor appointment, but rather to raise health awareness and to encourage said end users to self-schedule said medical check-up(s), said medical examination(s), and/or said medical procedure(s) in absence of any direct prompting from the doctors or health care professionals of said end users;

said method optionally further comprising at least one of:

(b) [step for] attracting potential end users to said financial cards and said related financial card customer services comprising said health reminder;

(c) [step for] converting said potential end users into said end users by enabling said potential end users to apply for said financial cards and said related financial card customer services, where the application for said financial cards and said related financial card customer services reflects the preferences, desires, or consent of said end users to receive said health reminder, or, in the case of said health reminder being offered to existing end users of financial cards and related financial card customer services, where said existing end users express preferences, desires or consent to receive said health reminder, and comprising [step for] the step of providing said potential end users with [step for] the step of applying for said financial cards and said related financial card customer services, where said [step for] the step of applying for said financial cards and said related financial card customer services comprises the use of any communicative format;

(d) [step for] approving said potential end users to become approved said end users of said financial cards and said related financial card customer services, where the receiving of said health reminder is contingent upon said potential end users becoming said approved said end users of said financial cards and said financial card customer services, and where said health reminder is offered as an incentive for

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said potential end users to become said end users for said financial cards and said related financial card customer services;

(e) [step for] providing and relaying prompts to said end users relating to said health reminder, where said [step for] the step of providing and relaying prompts comprises the use of any communicative format, and where said step of [for] providing and relaying prompts to said end users may occur at any time before, during, or after said potential end users have become said approved end users of said financial cards and said related financial card customer services;

(f) [step for] receiving end user data relating to said health reminder, where said step of [for] receiving said end user data comprises the use of any communicative format, and where said step of [for] receiving said end user data relating to said health reminder may occur at any time before, during, or after said potential end users have become said approved end users of said financial cards and said related financial card customer services;

(g) [step for] storing said end user data on a computer readable medium relating to said health reminder;

(h) [step for] allowing said end users to perform transactions relating to said financial cards and related financial card customer services, using said financial cards, resulting in transaction data;

(i) [step for] storing said transaction data on a computer readable medium;

(j) [step for] providing said health reminder to said end users based on said prompts and said end user data, where said step of [for] providing said health reminder comprises the use of any communicative format; and,

(k) [step for] providing financial card transaction statements to said end users based on said transaction data, where said step of [for] providing said financial card transaction statements comprises the use of any communicative format.

147. (Currently amended) The method of claim 146, further comprising [including] the step of [for] enabling said method to function in terms of a financial card comprising a health reminder feature, or where said method

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functions in terms of a health reminder comprising a financial card feature, comprising the step of [for] enabling an entity that provides said health reminder to also issue financial cards and provide related financial card customer services, where said financial cards and said related financial card customer services are specifically offered in conjunction with, specifically related or tied to, or otherwise specifically combined with said health reminder, and not where said entity issues said financial cards and provides said related financial card customer services where said health reminder is not specifically offered in conjunction with, not specifically related or tied to, or not otherwise specifically combined with said financial cards and said related financial card customer services.

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148. (Currently amended) The method of claim 146, further comprising including the step of [for] enabling said financial card to comprise any financial card used wholly or in part as a credit instrument.
149. (Currently amended) The method of claim 146, further comprising including the step of [for] enabling said financial card to comprise any financial card used wholly or in part as a debit or ATM instrument.
150. (Currently amended) The method of claim 146, further comprising including the step of [for] enabling said health reminder to comprise information provided by the following entities, either singularly, or plurally in any combination or permutation: said entity; said end users; or a third party entity or third party entities, where said third party entity or said third party entities may or may not comprise entities in a health related field; further comprising including the step of [for] enabling said entity, said end users, said third party entity or said third party entities to relay said information using any communicative format or technology.
151. (Currently amended) The method of claim 146, further comprising including the step of [for] enabling said prompts to comprise specific headings, questions, information, or guidelines that enable said end users to supply said end user data.
152. (Currently amended) The method of claim 146, further comprising including the step of [for] enabling said prompts to comprise specific headings, questions, information, or guidelines that have health related

topicalities, where the totality of said prompts comprises the addressing of health related matters of said end users and where the intended purpose of said totality of said prompts is to raise said end users' awareness of health related issues pertinent to said end users.

153. (Currently amended) The method of claim 146, further comprising including the step of [for] enabling said reminders, tips, or suggestions to comprise both health related and non-health related topicalities, and comprising the step of [for] enabling said prompts to comprise specific headings, questions, information, or guidelines comprising both health related and non-health related topicalities.

154. (Currently amended) The method of claim 146, further comprising including the step of [for] providing said prompts to said end users either directly by said entity providing said health reminder, or indirectly via a third party or third parties, where said third party or said third parties may or may not comprise entities in a health related field, where said third party or said third parties may be associated with, retained by, referred by, or linked via Internet or intranet with said entity, and comprising the step of [for] providing said prompts to said end users using any communicative format or technology.

155. (Currently amended) The method of claim 146, further comprising including the step of [for] adding, modifying, revising, or deleting said prompts by any party or parties deemed desirable, where said party or said parties comprise said entity, said end users, and/or associated third party entity or third party entities, where said third party entity or said third party entities may or may not comprise entities in a health related field, where said third party or said third parties may be associated with, retained by, referred by, or linked via Internet or intranet with said entity and/or said end users, and comprising the step of [for] adding, modifying, revising, or deleting said prompts using any communicative format or technology.

156. (Currently amended) The method of claim 146, further comprising including the step of [for] enabling said end user data to comprise basic cardholder information.

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157. (Currently amended) The method of claim 146, further comprising including the step of [for] enabling said end user data to comprise end user preferences information.

158. (Currently amended) The method of claim 146, further comprising including the step of [for] adding, modifying, revising, or deleting said end user data by any party or parties deemed desirable, where said party or said parties comprise said entity, said end users, and/or associated third party entity or third party entities, where said third party entity or said third party entities may or may not comprise entities in a health related field, where said third party or said third parties may be associated with, retained by, referred by, or linked via Internet or intranet with said entity and/or said end users, and comprising the step of [for] adding, modifying, revising, or deleting said end user data using any communicative format or technology.

159. (Currently amended) The method of claim 146, further comprising including the step of [for] enabling said health reminder to comprise reminders, tips, or suggestions that are automatic, general, or non end user-specific in nature, and do not comprise basic end user information or end user preferences information.

160. (Currently amended) The method of claim 146, further comprising including the step of [for] enabling said health reminder to comprise reminders, tips, or suggestions that comprise basic end user information to tailor said reminders, tips, or suggestions to said end users.

161. (Currently amended) The method of claim 146, further comprising including the step of [for] enabling said health reminder to comprise reminders, tips, or suggestions that comprise end user preferences information that enables said end users to select, customize or tailor any or all aspects of said reminders, tips, or suggestions comprising parameters, content, text, etc, where the end results comprise the preferences or desires of said end users.

162. (Currently amended) The method of claim 146, further comprising including the step of [for] enabling said health reminder to comprise reminders, tips, or suggestions that comprise any permutation or combination of: reminders, tips, or suggestions that are automatic, general,

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or non-end user specific in nature, and do not comprise basic end user information or end user preferences information; reminders, tips, or suggestions that comprise basic end user information to tailor said reminders, tips, or suggestions to said end users; or reminders, tips, or suggestions that comprise end user preferences information that enables said end users to select, customize or tailor any or all aspects of said reminders, tips, or suggestions comprising parameters, content, text, etc, where the end results comprise the preferences or desires of said end users.

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163. (Currently amended) The method of claim 146, further comprising including the step of [for] acknowledging the receipt of said health reminder by said end users.
164. (Currently amended) The method of claim 146, further comprising including the step of [for] enabling said health reminder to appear directly on said financial card transaction statements.
165. (Currently amended) The method of claim 146, further comprising including the step of [for] enabling said health reminder to appear directly on said financial card transaction statements, where said financial card transaction statements comprise the step of [for] separating the health reminder portion of said financial card transaction statements from said financial card transaction statements that enables said health reminder portion to be removed from and stored separately from the transaction portion of said financial card transaction statements.
166. (Currently amended) The method of claim 146, further comprising including the step of [for] enabling said health reminder to comprise a separate item in addition to said financial card transaction statements in the financial card transaction statement enclosures.
167. (Currently amended) The method of claim 146, further comprising including the step of [for] providing said health reminder to said end users independently of said financial card transaction statements or financial card transaction statement enclosures.
168. (Currently amended) The method of claim 146, further comprising including the step of [for] providing said health reminder directly by said entity to said end users, or including for providing said health reminder to

said end users indirectly via a third party or third parties, where said third party or said third parties may be associated with, retained by, referred by, or linked via Internet or intranet with said entity.

169. (Currently amended) The method of claim 146, further comprising including the step of [for] selecting, by any party or parties deemed desirable, the communicative format of said health reminder and/or said financial card statements, where said party or said parties comprise said entity, said end users, and/or associated third party or third parties.

170. (Currently amended) The method of claim 146, further comprising including the step of [for] enabling said health reminder and said financial card transaction statements to comprise identical, similar or different communicative formats.

171. (Currently amended) The method of claim 146, further comprising including the step of [for] enabling said health reminder and/or said financial card transaction statements, either combined, not combined but sent together in the same enclosure, or sent separately, to be sent in a plurality of communications using identical, similar, or different communicative formats, further comprising including the step of [for] enabling each of the said plurality of communications using identical, similar, or different communicative formats to comprise any combination or permutation of identical, similar, or different content.

172. (Currently amended) The method of claim 146, further comprising including the step of [for] enabling said method to comprise disclaimers.

173. (Currently amended) The method of claim 146, further comprising including the step of [for] enabling any or all method steps to be performed either directly by said entity; indirectly by a third party or third parties, where said third party or said third parties are associated with, retained by, referred by, or linked via Internet or intranet with said entity; or by any combination or permutation of said entity and said third party/said third parties.

174. (Currently amended) The method of claim 146, further comprising including the step of [for] enabling said method to be used in concert with special features or end user benefits intended for use with financial cards,

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or in concert with special features or end user benefits intended for use with a health reminder.

175. (Currently amended) The method of claim 146, further comprising including the step of [for] providing said health reminder, as provided by said entity providing said financial cards and said related financial card customer services, to the public at large in absence of said financial cards, said related financial card customer services, and said financial card transaction statements, where the said providing of said health reminder by said entity acts as a public service.

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176. (Currently amended) A system of providing health reminders as part of transaction statement provided to end users of financial cards and related financial card customer services, wherein the health reminder is not related to a product purchase listed on the transaction statement, [comprising a health reminder for end users of said financial cards and said related financial card customer services], comprising:

- a. [for enabling an entity issuing said financial cards and providing said related financial card customer services to provide said health reminder, and comprising for enabling where said health reminder provides an additional and novel financial card customer service function relating to the health of said end users;
- b. for] a computer based system for providing said [financial cards and said related financial card customer services comprising] said health reminder associated with transaction statements to said end users, wherein
 - i. the health reminder is not related to a product purchase listed on the transaction statement, and said financial cards and said related financial card services enable[s] said end users to perform financial card functions relating to and comprising the purchase goods and services, and [where]
- c. wherein said system optionally further comprises at least one system component for providing at least one function or service selected from;

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- i. said health reminder acts as a health awareness tool for said end users of said financial cards and said related financial card customer services;
- ii. [where] said health reminder comprises at least one health related reminder(s), tip(s), or suggestion(s) for said end users and/or individuals related to or otherwise associated with said end users with regards to any health-related topic(s), health-related preventive measure(s), medical check-up(s), medical examination(s), or medical procedure(s), and [where]
- iii. said health awareness tool encourages said end users to take self-initiative or self-action to heed said health-related preventive measure(s), to schedule said medical check-up(s), said medical examination(s), or said medical procedure(s),
- iv. [where] said health awareness tool is not used to remind said end users of a preexisting or already scheduled doctor appointment, but rather to raise health awareness and to encourage said end users to self-schedule said medical check-up(s), said medical examination(s), and/or said medical procedure(s) in absence of any direct prompting from the doctors or health care professionals of said end users;

said system optionally further comprises at least one system component for at least one of:

- d. [for] attracting potential end users to said financial cards and said related financial card customer services comprising said health reminder;
- e. [for] converting said potential end users into said end users by enabling said potential end users to apply for said financial cards and said related financial card customer services, where the application for said financial cards and said related financial card customer services reflects the preferences, desires, or consent of said end users to receive said health reminder, or, in the case of said health reminder being offered to existing end users of financial cards and related financial card customer services, where said existing end users express

preferences, desires or consent to receive said health reminder, and comprising for providing said potential end users with for applying for said financial cards and said related financial card customer services, where said for applying for said financial cards and said related financial card customer services comprises the use of any communicative format;

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- f. [for] approving said potential end users to become approved said end users of said financial cards and said related financial card customer services, where the receiving of said health reminder is contingent upon said potential end users becoming said approved said end users of said financial cards and said financial card customer services, and where said health reminder is offered as an incentive for said potential end users to become said end users for said financial cards and said related financial card customer services;
- g. [for] providing and relaying prompts to said end users relating to said health reminder, where said for providing and relaying prompts comprises the use of any communicative format, and where said for providing and relaying prompts to said end users may occur at any time before, during, or after said potential end users have become said approved end users of said financial cards and said related financial card customer services;
- h. [for] receiving end user data relating to said health reminder, where said for receiving said end user data comprises the use of any communicative format, and where said for receiving said end user data relating to said health reminder may occur at any time before, during, or after said potential end users have become said approved end users of said financial cards and said related financial card customer services;
- i. [for] storing said end user data on a computer readable medium relating to said health reminder;
- j. [for] allowing said end users to perform transactions relating to said financial cards and related financial card customer services, using said financial cards, resulting in transaction data;

- k. [for] storing said transaction data on a computer readable medium;
- l. [for] providing said health reminder to said end users based on said prompts and said end user data, where said for providing said health reminder comprises the use of any communicative format; and,
- m. [for] providing financial card transaction statements to said end users based on said transaction data, where said for providing said financial card transaction statements comprises the use of any communicative format.

177. (Currently amended) The system of claim 176, further comprising [including for] a system component for enabling said system to function in terms of a financial card comprising a health reminder feature, or where said system functions in terms of a health reminder comprising a financial card feature, comprising [for] enabling an entity that provides said health reminder to also issue financial cards and provide financial card customer services, where said financial cards and said related financial card customer services are specifically offered in conjunction with, specifically related or tied to, or otherwise specifically combined with said health reminder, and not where said entity issues said financial cards and provides said related financial card customer services where said health reminder is not specifically offered in conjunction with, not specifically related or tied to, or not otherwise specifically combined with financial cards and said related financial card customer services.

178. (Currently amended) The system of claim 176, further comprising [including for] a system component for enabling said financial card to comprise any financial card used wholly or in part as a credit instrument.

179. (Currently amended) The system of claim 176, further comprising [including for] a system component for enabling said financial card to comprise any financial card used wholly or in part as a debit or ATM instrument.

180. (Currently amended) The system of claim 176, further comprising [including for] a system component for enabling said health reminder to comprise information provided by the following entities, either singularly, or plurally in any combination or permutation: said entity; said end users;

or a third party entity or third party entities, where said third party entity or said third party entities may or may not comprise entities in a health related field; further comprising [including for] a system component for enabling said entity, said end users, said third party entity or said third party entities to relay said information using any communicative format or technology.

181. (Currently amended) The system of claim 176, further comprising [including for] a system component for enabling said prompts to comprise specific headings, questions, information, or guidelines that enable said end users to supply said end user data.

182. (Currently amended) The system of claim 176, further comprising [including for] a system component for enabling said prompts to comprise specific headings, questions, information, or guidelines that have health related topicalities, where the totality of said prompts comprises the addressing of health related matters of said end user and where the intended purpose of said totality of said prompts is to raise said end user's awareness of health related issues pertinent to said end user.

183. (Currently amended) The system of claim 176, further comprising [including for] a system component for enabling said reminders, tips, or suggestions to comprise both health related and non-health related topicalities, and comprising for enabling said prompts to comprise specific headings, questions, information, or guidelines comprising both health related and non-health related topicalities.

184. (Currently amended) The system of claim 176, further comprising [including for] a system component for providing said prompts to said end users either directly by said entity providing said health reminder, or indirectly via a third party or third parties, where said third party or said third parties may or may not comprise entities in a health related field, where said third party or said third parties may be associated with, retained by, referred by, or linked via Internet or intranet with said entity, and comprising for providing said prompts to said end users using any communicative format or technology.

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185. (Currently amended) The system of claim 176, further comprising [including for] a system component for adding, modifying, revising, or deleting said prompts by any party or parties deemed desirable, where said party or said parties comprise said entity, said end users, and/or associated third party entity or third party entities, where said third party entity or said third party entities may or may not comprise entities in a health related field, where said third party or said third parties may be associated with, retained by, referred by, or linked via Internet or intranet with said entity and/or said end users, and comprising for adding, modifying, revising, or deleting said prompts using any communicative format or technology.

186. (Currently amended) The system of claim 176, further comprising [including for] a system component for enabling said end user data to comprise basic cardholder information.

187. (Currently amended) The system of claim 176, further comprising [including for] a system component for enabling said end user data to comprise end user preferences information.

188. (Currently amended) The system of claim 176, further comprising [including for] a system component for adding, modifying, revising, or deleting said end user data by any party or parties deemed desirable, where said party or said parties comprise said entity, said end users, and/or associated third party entity or third party entities, where said third party entity or said third party entities may or may not comprise entities in a health related field, where said third party or said third parties may be associated with, retained by, referred by, or linked via Internet or intranet with said entity and/or said end users, and comprising for adding, modifying, revising, or deleting said end user data using any communicative format or technology.

189. (Currently amended) The system of claim 176, further comprising [including for] a system component for enabling said health reminder to comprise reminders, tips, or suggestions that are automatic, general, or non end user-specific in nature, and do not comprise basic end user information or end user preferences information.

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190. (Currently amended) The system of claim 176, further comprising [including for] a system component for enabling said health reminder to comprise reminders, tips, or suggestions that comprise basic end user information to tailor said reminders, tips, or suggestions to said end users.

191. (Currently amended) The system of claim 176, further comprising [including for] a system component for enabling said health reminder to comprise reminders, tips, or suggestions that comprise end user preferences information that enables said end users to select, customize or tailor any or all aspects of said reminders, tips, or suggestions comprising parameters, content, text, etc, where the end results comprise the preferences or desires of said end users.

192. (Currently amended) The system of claim 176, further comprising [including for] a system component for enabling said health reminder to comprise reminders, tips, or suggestions that comprise any permutation or combination of: reminders, tips, or suggestions that are automatic, general, or non-end user specific in nature, and do not comprise basic end user information or end user preferences information; reminders, tips, or suggestions that comprise basic end user information to tailor said reminders, tips, or suggestions to said end users; or reminders, tips, or suggestions that comprise end user preferences information that enables said end users to select, customize or tailor any or all aspects of said reminders, tips, or suggestions comprising parameters, content, text, etc, where the end results comprise the preferences or desires of said end users.

193. (Currently amended) The system of claim 176, further comprising [including for] a system component for acknowledging the receipt of said health reminder by said end users.

194. (Currently amended) The system of claim 176, further comprising [including for] a system component for enabling said health reminder to appear directly on said financial card transaction statements.

195. (Currently amended) The system of claim 176, further comprising [including for] a system component for enabling said health reminder to appear directly on said financial card transaction statements, where said financial card transaction statements comprise for separating the health

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reminder portion of said financial card transaction statements from said financial card transaction statements that enables said health reminder portion to be removed from and stored separately from the transaction portion of said financial card transaction statements.

196. (Currently amended) The system of claim 176, further comprising [including for] a system component for enabling said health reminder to comprise a separate item in addition to said financial card transaction statements in the financial card transaction statement enclosures.

197. (Currently amended) The system of claim 176, further comprising [including for] a system component for providing said health reminder to said end users independently of said financial card transaction statements or financial card transaction statement enclosures.

198. (Currently amended) The system of claim 176, further comprising [including for] a system component for providing said health reminder directly by said entity to said end users, or including to provide said health reminder to said end users indirectly via a third party or third parties, where said third party or said third parties may be associated with, retained by, referred by, or linked via Internet or intranet with said entity.

199. (Currently amended) The system of claim 176, further comprising [including for] a system component for selecting, by any party or parties deemed desirable, the communicative format of said health reminder and/or said financial card statements, where said party or said parties comprise said entity, said end users, and/or associated third party or third parties.

200. (Currently amended) The system of claim 176, further comprising [including for] a system component for enabling said health reminder and said financial card transaction statements to comprise identical, similar or different communicative formats.

201. (Currently amended) The system of claim 176, further comprising [including for] a system component for enabling said health reminder and/or said financial card transaction statements, either combined, not combined but sent together in the same enclosure, or sent separately, to be sent in a plurality of communications using identical, similar, or different

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communicative formats, further comprising [including for] a system component for enabling each of the said plurality of communications using identical, similar, or different communicative formats to comprise any combination or permutation of identical, similar, or different content.

202. (Currently amended) The system of claim 176, further comprising [including for] a system component for enabling said system to comprise disclaimers.

203. (Currently amended) The system of claim 176, further comprising [including for] a system component for enabling any or all system steps to be performed either directly by said entity; indirectly by a third party or third parties, where said third party or said third parties are associated with, retained by, referred by, or linked via Internet or intranet with said entity; or by any combination or permutation of said entity and said third party/said third parties.

204. (Currently amended) The system of claim 176, further comprising [including for] a system component for enabling said system to be used in concert with special features or end user benefits intended for use with financial cards, or in concert with special features or end user benefits intended for use with a health reminder.

205. (Currently amended) The system of claim 176, further comprising [including for] a system component for providing said health reminder, as provided by said entity providing said financial cards and said related financial card customer services, to the public at large in absence of said financial cards, said related financial card customer services, and said financial card transaction statements, where said providing of said health reminder by said entity acts as a public service.

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Application No. 09/634,612
Art Unit: 3622
Applicant Response to 04-20-04 Office Action
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Respectfully submitted,



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